RECORDATION NO. 20518-A FILED

SEP 10 '98 11-40AM

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ELIAS C ALVORD (1942)
ELLSWORTH C ALVORD (1964)

OF COUNSEL
URBAN A LESTER

Counterparts - Both Sets

September 10, 1998

Mr Vernon A Williams
Secretary
Surface Transportation Board
Washington, D C 20423

Dear Mr Williams

Enclosed for recordation pursuant to the provisions of 49 U S.C Section 11301(a), are two (2) copies of a Memorandum of Bill of Sale and Assignment and Assumption Agreement, dated August 21, 1998, a secondary document as defined in the Board's Rules for the Recordation of Documents

The enclosed document relates to the Security Agreement which was previously filed with the Commission/Board under Recordation Number 20518

The names and addresses of the parties to the enclosed document are

Seller/Assignor	Bank of Maryland 1300 S Salisbury Blvd Salisbury, Maryland 21801
Purchaser/Assignee	Atlantic Bank 4604 Coastal Highway Ocean City, Maryland 21842-0619

A description of the railroad equipment covered by the enclosed document is contained in the original Commercial Security Agreement filed therein

Also enclosed is a check in the amount of $26 00 payable to the order of the Surface Transportation Board covering the required recordation fee

Kindly return stamped copy of the enclosed document to the undersigned

Very truly yours,

Robert W Alvord

RWA/bg
Enclosures

SURFACE TRANSPORTATION BOARD
WASHINGTON, D.C. 20423-0001

OFFICE OF THE SECRETARY

DATE: 9/10/98

Robert W. Alvord
Alvord & Alvord
918 Sixteenth Street, N.W. ,Ste. 200
Washington,DC., 20006-2973

Dear Sir:

The enclosed document(s) was recorded pursuant to the provisions of 49 U.S.C. 11301 and 49 CFR 1177.3(c), on 9/10/98 at 11:40AM , and assigned recordation number(s). 21630, 19643-A, 20374-A, 20375-A, 20518-A and 21353-A.

Sincerely Yours,

Vernon A. Williams

Enclosure(s)(6)
156.00
$_____ The amount indicated at the left has been received in payment of a fee in connection with a document filed on the date shown. This receipt is issued for the amount paid. In the event of an error or any questions concerning this fee, you will receive a notification after the Surface Transportation Board has an opportunity to examine your document.

Signature----------

RECORDATION NO. 20518-A FILED

SEP 10 '98 11-40 AM

MEMORANDUM OF BILL OF SALE AND ASSIGNMENT AND ASSUMPTION AGREEMENT

Memorandum of Bill of Sale and Assignment and Assumption Agreement, dated August 21, 1998 by and between the BANK OF MARYLAND, Seller/Assignor and ATLANTIC BANK, Purchaser/Assignee

WITNESSETH:

The undersigned have entered into that certain Bill of Sale and Assignment and Assumption Agreement, effective as of June 19, 1998, by which Seller/Assignor has sold and assigned its rights, title and interest in and to certain commercial security agreements (the "Security Agreements") between it and Old Line Holding Company, Inc to Purchaser/Assignee, and Purchaser/Assignee has accepted and assumed all benefits, duties and obligations of Seller/Assignor with respect thereto

The Security Agreements have been duly filed and recorded with the Interstate Commerce Commission and/or the Surface Transportation Board under the following Recordation Numbers

Security Agreement Date	Recordation Date	Recordation Number
1. October 2, 1995	October 3, 1995	19643
2 August 26, 1996	November 20, 1996	20374
3 September 12, 1996	November 20, 1996	20375
4 January 10, 1997	January 28, 1997	20518
5. December 1, 1997	April 28, 1998	21353

The parties hereto wish to amend the aforesaid recordations to show that Purchaser/Assignee is now the lender of record

IN WITNESS WHEREOF, the parties hereto have each caused this Memorandum to be duly executed by their respective officers duly authorized as of the date and year first above written

BANK OF MARYLAND, Seller/Assignor

By _____, SVP

Name Hunter Calloway
Title Senior Vice President

ATLANTIC BANK, Purchaser/Assignee

By _____, SVP

Name Colleen W. Bunting
Title Senior Vice President

STATE OF MARYLAND)
) SS
COUNTY OF Baltimore)

On this 31 day of August 1998 before me personally appeared Hunter Calloway, to me personally known, who being duly sworn, says that he/~~she~~ is the Sr. Vice President of BANK OF MARYLAND, that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and he/she acknowledged that the execution of the foregoing instrument was the free act and deed of said corporation.

Elizabeth A. Smith
NOTARY PUBLIC
My commission expires - 8/1/00

STATE OF MARYLAND)
) SS
COUNTY OF Wicomico)

On this 21st day of August 1998 before me personally appeared Collen W Bunting, to me personally known, who being duly sworn, says that he/she is the Senior Vice President of ATLANTIC BANK, that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and he/she acknowledged that the execution of the foregoing instrument was the free act and deed of said corporation

Mona N. Bloecher
NOTARY PUBLIC
My commission expires. 11/1/99

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